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FROM **NAME:** Stephen T. Schreiner
DIRECT DIAL: 202-955-1575

MESSAGE Contents: Certificate of Transmission, Substance of Interview (2 pages), and Amendment After Allowance (13 pages)

Applicants: Kevin Boyle, et al
Serial No.: 09/325,536
Filed: June 4, 1999
Title: Credit Instrument and System With Automated Payment Of Club, Merchant, And Service Provider Fees
Art Unit: 3625 Examiner: Jeffrey Smith

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OPERATOR

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1. Substance of Interview Under 37 C.F.R. § 1.133 (2 pages)
2. Amendment After Allowance Under 37 C.F.R. § 1.133 (13 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/325,536 Confirmation No.: 2934
Applicant : Kevin BOYLE, et al.
Filed : June 4, 1999
Title : **CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED
PAYMENT OF CLUB, MERCHANT, AND SERVICE
PROVIDER FEES**
TC/Art Unit : 3625
Examiner: : F. THOMPSON

Docket No. : 47004.000040
Customer No. : 21967

Amendment After Allowance Under 37 C.F.R. § 1.312

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Alexandria, VA 22313-1450

Sir/Madam:

Applicant greatly appreciates the Notice of Allowance that was sent on November 23, 2004. In reviewing the allowed claims, Applicant has noted a few informalities that can be resolved by minor amendment. Applicant does not believe that the amendment affects the patentability of the claims or the bases for their allowability. Applicant respectfully requests that this amendment be entered prior to issuance.

If the Examiner has any questions regarding this filing, please do not hesitate to contact the undersigned. The proposed amendment is attached below beginning on page 2.